

Docket No.: 320529195US4
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:
Kathleen Tyson-Quah

Application No.: 10/814,800

Confirmation No.: 4936

Filed: March 31, 2004

Art Unit: 3696

For: REDUCING RISK IN A PAYMENT-BASED
TRANSACTION BY RETURNING
PAYMENT AUTHORIZING INSTRUCTIONS
TO A PAYMENT QUEUE FOR LATER RE-
EVALUATION

Examiner: F. Poinvil

**REQUEST FOR CONTINUED EXAMINATION AND RESPONSE
UNDER 37 C.F.R. 1.114**

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

INTRODUCTORY COMMENTS

The present communication responds to the Notice of Allowance dated September 25, 2009, in the above-identified application. The present communication is being filed concurrently with a Request for Continued Examination under 37 C.F.R. § 1.114. Please amend the application as follows:

Listing of the Claims begin on page 2 of this paper.

Remarks begin on page 10 of this paper.